

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application Serial No.:	09/373,926	Conf. No.:	3102
Applicant	:	Ho Ming Luk et al.	
Filed	:	August 12, 1999	
TC/Art Unit	:	3626	
Examiner	:	Morgan, Robert W.	
For	:	DETECTION OF INSURANCE PREMIUM FRAUD OR ABUSE USING A PREDICTIVE SOFTWARE SYSTEM	

Mail Stop ISSUE FEE
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

RESPONSE TO NOTICE OF ALLOWANCE

In response to the Notice of Allowance and Fee(s) Due, mailed June 24, 2010, the following is submitted herewith for filing in the above-referenced application: Part B of Form PTOL-85 Fee(s) Transmittal. The following fees are authorized for credit card payment: \$1516.00 for the issue fee (\$1510.00), and fee for two (2) copies of patent (\$6.00).

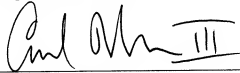
It is believed that the reasons for allowance were omitted from the Notice of Allowance and that an internal document entitled "Search Request Form" was inadvertently included.

The applicant recognizes that in accordance with M.P.E.P. § 1302.14, the examiner's reasons for allowance need not set forth all of the details as to why the claims are allowed. In the above-referenced application, the applicant does not concede that the examiner's stated reasons for allowance are the only reasons for which the claims are allowable. In particular, the applicant does not concede that all of the identified limitations are necessary to distinguish the prior art of record or to satisfy the requirements of 35 U.S.C. § 112. In addition, the dependent claims are allowable on their own merits, and are allowable on the basis of a sub-combination of the recited features of the

dependent claims and their respective base claims.

If there are any questions regarding this submission, the Examiner is encouraged to contact the undersigned at the telephone number provided below. No additional fees are believed to be due, however, the Commissioner is hereby authorized to charge any additional that may be due, or credit any overpayment of same, to Deposit Account No. 50-0311, Reference No. 35006-577F01US.

Respectfully submitted,



Carl A. Kukkonen, III

Reg. No. 42,773

Date: September 1, 2010

Customer No. 76615

Mintz, Levin, Cohn, Ferris, Glovsky and Popeo, P.C.

3580 Carmel Mountain Road, Suite 300

San Diego, CA 92130

Tel.: 858/314-1535

Fax: 858/314-1501